

Application number: 09/396005

Art Unit: 3621

Applicant: Khai Hee Kwan

Examiner: James A Reagan

Title: Method, apparatus and program to make payment in any currencies through a communication network system using prepaid cards

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Commissioner for Patents

Virginia 22313-1450

5

Sir:

In reply to Office Action Letter mailed on May 18, 2006, we respectfully ask the examiner to consider our response below.

10

Claims starts from page 2 to 12

Remarks starts from page 13 to 19

Thank you.

15

Yours truly,

A handwritten signature in black ink, appearing to be 'KHAI KWAN', written in a stylized, cursive-like font.

Khai Kwan

023336

30 June 2006